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STAAS & HALSEY LLP
700 11TH STREET, NW
SUITE 500
WASHINGTON, DC 20001

EXAMINER
KANOF, PEDRO R

ART UNIT	PAPER NUMBER
2164	

DATE MAILED: 04/11/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 07-01)

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE __three__ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) ☒ Responsive to communication(s) filed on *Jun 22, 1999* _____ .

2a) ☐ This action is **FINAL.**   2b) ☒ This action is non-final.

3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

4) ☒ Claim(s) *1-35* _____ is/are pending in the application.

   4a) Of the above, claim(s) _____ is/are withdrawn from consideration.

5) ☐ Claim(s) _____ is/are allowed.

6) ☒ Claim(s) *1-35* _____ is/are rejected.

7) ☐ Claim(s) _____ is/are objected to.

8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

9) ☐ The specification is objected to by the Examiner.

10) ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved.

12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

   a) ☐ All b) ☐ Some* c) ☐ None of:

   1. ☐ Certified copies of the priority documents have been received.

   2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

   3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

   *See the attached detailed Office action for a list of the certified copies not received.

14) ☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

15) ☒ Notice of References Cited (PTO-892)

16) ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)

17) ☐ Information Disclosure Statement(s) (PTO-1449) Paper No(s). _____

18) ☐ Interview Summary (PTO-413) Paper No(s). _____

19) ☐ Notice of Informal Patent Application (PTO-152)

20) ☐ Other: _____

DETAILED ACTION

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless --
>
> (e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371© of this title before the invention thereof by the applicant for patent.

2.   Claims 1-35 are rejected under 35 U.S.C. 102(e) as being anticipated by Van De Pavert

(U.S. Patent No. 5,914,471).

Claims 1, 10,17 and 24:   Van De Pavert discloses a system, a method, and a computer

readable medium encoded with a program for transaction settlement with an electronic cashing

card having a non-authentication processing memory and an authentication processing memory,

said system comprising:

means for updating an authentication balance stored in a balance area of the authentication

processing memory and a non-authentication balance stored in a balance area of the

non-authentication processing memory, said means updating the authentication balance to a

balance amount after settlement when a transaction is settled by an authentication process having

a requirement for a personal authentication to be matched, said means updating the non

authentication balance to an amount less than or equal to the stored authentication balance when

the transaction is settled by the authentication process (Col. 2, lines 57-62 and col.8, line 49-col.

9, line 27); and

means for comparing the non-authentication balance and the authentication balance and

determining that an illegal process has been performed with the card when the non-authentication

balance is larger than the authentication balance (Col. 4, line 58-col. 5, line 8).

Claims 2, 11 and 18:   Van De Pavert discloses a system, a method and a computer

readable medium encoded with a program as recited in claims 1, 10 and 17, wherein:

when a transaction is settled by a non-authentication process wherein the personal

authentication is not required to be matched, the balance amount after settlement is calculated

based on the stored authentication balance and the non-authentication balance is updated to the

balance amount after settlement (Col. 3, lines 6-44); and

when a transaction is settled by the authentication process, the balance amount after

settlement is calculated based on the stored non-authentication balance and both the

authentication balance and the non-authentication balance are updated to the balance amount after

settlement (Col. 7, line 39-45).

Claim 3, 12 and 19:   Van De Pavert discloses a system, a method and a computer readable medium encoded with a program as recited in claims 1, 10 and 17, wherein:

when the transaction is settled by a non-authentication process wherein the personal authentication is not required to be matched, the balance amount after settlement is calculated based on the stored non-authentication balance and the non-authentication balance is updated to the balance amount after settlement (Col. 7, lines 51-60); and

when a transaction is settled by the authentication process, the balance amount after settlement is calculated based on the stored authentication balance and the stored non authentication balance, the authentication balance is updated to the balance amount after settlement, and the non-authentication balance is updated according to a preset condition amount (Col. 9, line 43-col. 10, line 12).

Claims 4, 13 and 20:   Van De Pavert discloses a system, a method and a computer readable medium encoded with a program as recited in claims 1, 10 and 17, wherein the authentication balance and the non authentication balance are compared in each of successive transactions to be settled by a non authentication process wherein the personal authentication is not required to be matched, when a count of the successive transactions completed is less than or equal to a predetermined number (Col. 10, lines 13-67).

Claims 5, 14 and 21:   Van De Pavert discloses a system, a method and a computer

readable medium encoded with a program as recited in claims 1, 10 and 17, wherein:

a settlement amount limit is set for settlement of transactions by a non-authentication

process wherein the personal authentication is not required to be matched (Col. 11, lines 47-61);

and

said comparing and determining means determines that an illegal process has been

performed with the card when a disbursement amount, to be written in the non-authentication

processing memory as a disbursement history, exceeds the settlement amount limit (Col. 11, line

62-col. 12, line 27).

Claims 6 and 22:   Van De Pavert discloses a system and a computer readable medium

encoded with a program as recited in claims 1, and 17, wherein when the authentication process is

invoked to perform a deposit or to settle a transaction, a money amount is deposited for the

authentication process and is written to a predetermined area of the non-authentication processing

memory, the money amount comprising at least one of a predetermined cash amount and a

predetermined rate amount (Col. 1, lines 1-46).

Claims 7, 16 and 23: Van De Pavert discloses a system, a method and a computer

readable medium encoded with a program as recited in claims 1, 10 and 17, further comprising

within the card:

arithmetic means for executing arithmetic calculations for the authentication process and

a non-authentication process wherein the personal authentication is not required to be matched,

said arithmetic means further controlling data reading and writing operations from and to the

non-authentication processing memory and the authentication processing memory (Col. 13, lines

45-62); and

input/output means for executing data input/output operations between the arithmetic

means and an external unit (Col. 13, line 62-col. 14, line 22).

Claim 8:   Van De Pavert discloses the system recited in claim 1, wherein the card

comprises an integrated circuit (smart card uses integrated circuits (Col. 12, lines 28-37).

Claim 9:   Van De Pavert discloses the system recited in claim 1, wherein the card is a

prepaid card (Col. 12, lines 28-48).

Claim 15:   Van De Pavert discloses the method recited in claim 10, wherein when the

authentication process is invoked to perform a deposit or to settle a transaction, a money amount

is deposited for the authentication process and is written to a predetermined area of the

non-authentication processing memory, the money amount comprising at least one of a

predetermined cash amount and a predetermined rate amount (Col. 14, lines 23-39).

Claim 25:   Van De Pavert discloses the system recited in claim 24, wherein the system

further comprises a comparison unit comparing the stored authentication balance and the stored

non-authentication balance when a transaction is to be settled with the card (Col. 8, line 49-col. 9,

line 27).

Claim 26:   Van De Pavert discloses the system recited in claim 24, wherein an

authentication processing memory and a non-authentication processing memory are included in

the memory, the authentication processing memory storing the authentication balance and the

non-authentication memory storing the non-authentication balance (Col. 10, lines 13-67).

Claim 27:   Van De Pavert discloses the system recited in claim 24, wherein a money

processing memory storing both the authentication balance and the non-authentication balance is

included in the memory (Col. 14, lines 23-39)

Claim 28:   Van De Pavert discloses the system recited in claim 24, wherein the card

further includes an input/output interface for transferring data between the card and a device

external thereto (Col. 15, line 59-col. 16, line 20).

Claim 29:   Van De Pavert discloses the system recited in claim 25, wherein the system

further comprises an arithmetic unit for performing arithmetic calculations for the authentication

process and the non authentication process (Col. 7, lines 51-60).

Claim 30:   Van De Pavert discloses the system recited in claim 24, wherein the system

further comprises a synchronization unit executing a synchronization process after a deposit has

been performed by the authentication process, the synchronization process including updating a

non-authentication disbursement history in the memory based on the authentication balance after

the deposit (Col. 9, line 43-col. 10, line 12).

Claim 31:   Van De Pavert discloses the system recited in claim 24, wherein said card

further includes a read/write controller updating the authentication balance and the

non-authentication balance under control of the control unit (Col. 11, line 62-col. 12, line 27).

Claims 32, 33, 34 and 35:   Van De Pavert discloses the system recited in claim 24,

wherein the control unit, the comparison unit, the arithmetic unit and the synchronization unit are

included in the card (Col. 12, lines 28-48).

Conclusion

3.   The prior art made of record and not relied upon is considered pertinent to applicant's

disclosure.

4.   Any inquiry concerning this communication or earlier communications from the examiner

should be directed to Exr. Pedro R. Kanof whose telephone number is (703) 308-9552. The

examiner can normally be reached on weekdays from 7:30 a.m. to 4:00 p.m.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Mr. Vincent Millin, can be reached on (703) 308-1065. The fax phone number for

this Group is (703) 308-1396.

Any inquiry of a general nature or relating to the status of this application or proceeding

should be directed to the Group receptionist whose telephone number is (703) 305-3900.

PRK-4/5/02

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2100